

**United States Bankruptcy Court**  
Eastern District of Virginia  
200 South Washington Street  
Alexandria, VA 22314

**Case Number** 09-11872-RGM  
**Chapter** 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Andy L Wilfong II  
9198 Prospect Avenue  
Catlett, VA 20119

Last four digits of Social-Security or Individual Taxpayer-Identification (ITIN) No(s).,(if any):

Debtor: xxx-xx-0292

Employer Tax-Identification (EIN) No(s).(if any):

Debtor: NA

**DISCHARGE OF DEBTOR**

It appearing that the debtor is entitled to a discharge,

**IT IS ORDERED:**

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

**FOR THE COURT**

Dated: June 29, 2009

William C. Redden, CLERK

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

### **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

#### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

#### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

#### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes (in a case filed on or after October 17, 2005);
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

# Certificate of Service Page 3 of 8

## CERTIFICATE OF NOTICE

District/off: 0422-9  
Case: 09-11872

User: admin  
Form ID: B18

Page 1 of 1  
Total Noticed: 22

Date Rcvd: Jun 29, 2009

The following entities were noticed by first class mail on Jul 01, 2009.

db +Andy L Wilfong, II, 9198 Prospect Avenue, Catlett, VA 20119-2038  
tr +Robert Ogden Tyler, Tyler, Bartl, Ramsdell & Counts, P.L.C.,  
700 South Washington Street, Suite 216, Alexandria, VA 22314-4287  
8788354 +Associates/citibank, Attn: Centralized Bankruptcy, Po Box 20507, Kansas City, MO 64195-0507  
8788356 +Collection, Po Box 9134, Needham, MA 02494-9134  
8788360 +GEHL Finance, Bin 88512, Milwaukee, WI 53288-0001  
8788359 +Gehl Finance, 143 Water St., PO Box 1985, West Bend, WI 53095-7985  
8788362 +Maccarthy Burgess & Wolff, The MB&W Building, 26000 Cannon Road, Bedford, OH 44146-1807  
8788364 Murphy Lomon & Associates, PO Box 2206, Des Plaines, IL 60017-2206  
8788365 +Northwest Federal Credit Union, PO BOX 5068, 220 Springs St, Herndon, VA 20170-6200  
8788366 +Northwest Federal Cu, Pob 1229, Herndon, VA 20172-1229  
8788368 ++PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067  
(address filed with court: Portfolio Rc, Attn: Bankruptcy, 120 Corporate Blvd Suite 100,  
Norfolk, VA 23502-0000)  
8788367 +Pawne Leasing Corporation, 700 Centre Avenue, Fort Collins, CO 80526-1842  
8788369 +Portfolio Recovery Associates, Dept 922, PO Box 4115, Concord, CA 94524-4115  
8788370 +Professional Recovery Consulta, 2700 Meridian Pkwy #200, Durham, NC 27713-2450  
8788371 Psych & Life Skills Assoc, 2239 F. Tacketts mill Drive, Woodbridge, VA 22192-3026  
8788372 +Showtime, Inc, 75 Capital Avenue, Suite 101, Fredericksburg, VA 22406-1088  
8788373 +U S Dept Of Ed/Fisr/At, Attn: Bankruptcy, 61 Forsythe St Room 19t89, Atlanta, GA 30303-8928

The following entities were noticed by electronic transmission on Jun 30, 2009.

tr +EDI: QROTYLER.COM Jun 29 2009 23:18:00 Robert Ogden Tyler,  
Tyler, Bartl, Ramsdell & Counts, P.L.C., 700 South Washington Street, Suite 216,  
Alexandria, VA 22314-4287  
8788353 +EDI: BECKLEE.COM Jun 29 2009 23:13:00 American Express, c/o Becket and Lee, Po Box 3001,  
Malvern, PA 19355-0701  
8788355 E-mail/PDF: bankruptcy@bbandt.com Jun 30 2009 05:20:56 Branch Banking & Trust, PO Box 1847,  
Wilson, NC 27893-3801  
8788358 +EDI: CCS.COM Jun 29 2009 23:18:00 Credit Collection Serv, Two Wells Ave., Dept 9136,  
Newton Center, MA 02459-3208  
8788357 +EDI: CCS.COM Jun 29 2009 23:18:00 Credit Collection Serv, Two Wells Ave Dept 7249,  
Newton Center, MA 02459-3208  
8788361 +EDI: RMSC.COM Jun 29 2009 23:18:00 Gemb/bombardier, Po Box 6153,  
Rapid City, SD 57709-6153

TOTAL: 6

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

8788363 Mark Owen

TOTALS: 1, \* 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jul 01, 2009

Signature:

